

Information to identify the case:

Debtor 1	<u>Robert E. Shifko</u>	Social Security number or ITIN	xxx-xx-3482
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Amy M. Shifko</u>	Social Security number or ITIN	xxx-xx-1600
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-20548-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert E. Shifko

Amy M. Shifko

5/13/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert E. Shifko
Amy M. Shifko
Debtors

Case No. 17-20548-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 13, 2024

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 77

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Robert E. Shifko, Amy M. Shifko, 8486 State Route 819, Greensburg, PA 15601-7525
14640408	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14364774	Exxon Mobile/Citibank CBNA, PO Box 5497, Sioux Falls, SD 57117
14364782	Kohl's Department Store, PO Box 3115, Milwaukee, MO 63930-5049
14728857	+ Navient Solutions, LLC. on behalf of, Massachusetts Higher Education Assistanc, d/b/a American Student Assistance, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518
14364784	+ Pennsylvania Office of Attorney General, 564 Forbes Ave. #6, Pittsburgh, PA 15219-2903
14364786	Portfolio Recovery Associates, 120 Corporate Blvd., Cumberland, MD 21502
14364800	+ SynchbToysrus, PO box 965036, Orlando, FL 32896-5036
14364803	+ United Revenue Collection, PO Box 1184, Langhorne, PA 19047-6184
14364804	+ United States Attorney's Office, Western District of Pennsylvania, Joseph F. Weis United States Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 14 2024 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: BANKAMER	May 14 2024 03:27:00	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	Email/Text: ECMCBKNotices@ecmc.org	May 13 2024 23:32:00	Educational Credit Management Corporation, PO BOX 16408, Saint Paul, MN 55116-0408
cr	EDI: BANKAMER	May 14 2024 03:27:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, PO Box 31785, TAMPA, FL 33631-3785
cr	+ EDI: WFFC2	May 14 2024 03:27:00	WELLS FARGO BANK, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
14364763	+ Email/PDF: bncnotices@becket-lee.com	May 13 2024 23:51:55	American Express, PO Box 981537, El Paso, TX 79998-1537
14401040	Email/PDF: bncnotices@becket-lee.com	May 13 2024 23:51:43	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14364778	Email/Text: dltlegal@hab-inc.com	May 13 2024 23:32:00	HAB-DLT, Berkheimer, PO Box 25153, Lehigh Valley, PA 18002

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: May 13, 2024

Form ID: 3180W

Total Noticed: 77

14364764	+ EDI: BANKAMER	May 14 2024 03:27:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14391267	+ EDI: BANKAMER	May 14 2024 03:27:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14391268	EDI: BANKAMER	May 14 2024 03:27:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
14804006	+ Email/Text: ecfbnc@aldridgepite.com	May 13 2024 23:32:00	Bayview Loan Servicing, LLC, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14364772	+ EDI: WFNNB.COM	May 14 2024 03:27:00	CP/Bon Ton, PO Box 182789, Columbus, OH 43218-2789
14364765	+ Email/Text: bankruptcy@cavps.com	May 13 2024 23:33:00	Calvary Portfolio Services, 500 Summit Lake Dr., Ste. 4A, Valhalla, NY 10595-2323
14364766	+ EDI: CAPITALONE.COM	May 14 2024 03:27:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
14364767	+ EDI: CAPITALONE.COM	May 14 2024 03:27:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14640408	^ MEBN	May 13 2024 23:30:54	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14364768	+ EDI: CAPITALONE.COM	May 14 2024 03:27:00	Capital One/Justice, PO Box 30253, Salt Lake City, UT 84130-0253
14635881	+ Email/Text: bankruptcy@cavps.com	May 13 2024 23:33:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14631469	+ EDI: BASSASSOC.COM	May 14 2024 03:27:00	Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14364771	+ EDI: WFNNB.COM	May 14 2024 03:27:00	Commenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
14364773	EDI: CITICORP	May 14 2024 03:27:00	DSNB/Macy's, PO Box 8113, Monroe, OH 45040
14635304	EDI: Q3G.COM	May 14 2024 03:27:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14880356	Email/Text: ECMCBKNotices@ecmc.org	May 13 2024 23:32:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14364775	Email/Text: collectionbankruptcies.bancorp@53.com	May 13 2024 23:33:00	Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263
14364777	Email/Text: collecadminbankruptcy@fnni.com	May 13 2024 23:32:00	FNB/Omaha, POB 3412, Omaha, NE 68197
14373377	Email/Text: collecadminbankruptcy@fnni.com	May 13 2024 23:32:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14375220	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	May 13 2024 23:32:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14364776	+ Email/Text: SAABankruptcy@fcbanking.com	May 13 2024 23:32:00	First Commonwealth Bank, 22 N. 6th St., Indiana, PA 15701-1802
14364779	+ EDI: CITICORP	May 14 2024 03:27:00	Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14364780	EDI: IRS.COM	May 14 2024 03:27:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14364769	EDI: JPMORGANCHASE	May 14 2024 03:27:00	Chase/Bank One Card Serv., PO Box 15298, Wilmington, DE 19850
14364770	EDI: JPMORGANCHASE	May 14 2024 03:27:00	Chase/Best Buy, PO Box 15298, Wilmington, DE

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: May 13, 2024

Form ID: 3180W

Total Noticed: 77

Case Number	Communication Type	Recipient	Date/Time	Details
14364781	+ Email/Text: key_bankruptcy_ebnc@keybank.com	19850	May 13 2024 23:33:00	Key Bank, 4910 Tiedeman Rd., Cleveland, OH 44144-2338
14642029	+ Email/Text: key_bankruptcy_ebnc@keybank.com		May 13 2024 23:33:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14407006	Email/PDF: resurgentbknotifications@resurgent.com		May 13 2024 23:51:41	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14411689	+ Email/Text: bankruptcydpt@mcmcg.com		May 13 2024 23:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14364785	EDI: PRA.COM		May 14 2024 03:27:00	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
14642104	EDI: PRA.COM		May 14 2024 03:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14364783	+ EDI: PENNDEPTREV		May 14 2024 03:27:00	Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0001
14364783	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		May 13 2024 23:33:00	Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0001
14368246	EDI: PENNDEPTREV		May 14 2024 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14368246	Email/Text: RVSVCBICNOTICE1@state.pa.us		May 13 2024 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14391500	EDI: Q3G.COM		May 14 2024 03:27:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14364789	+ EDI: SYNC		May 14 2024 03:27:00	SYNCB/BP, PO Box 965024, Orlando, FL 32896-5024
14364790	+ EDI: SYNC		May 14 2024 03:27:00	SYNCB/Dicks, PO Box 965036, Orlando, FL 32896-5036
14364791	+ EDI: SYNC		May 14 2024 03:27:00	SYNCB/Evin Live, PO Box 965005, Orlando, FL 32896-5005
14364792	+ EDI: SYNC		May 14 2024 03:27:00	SYNCB/JC Penneys, PO Box 965036, Orlando, FL 32896-5036
14364793	+ EDI: SYNC		May 14 2024 03:27:00	SYNCB/Lowes DC, PO Box 965005, Orlando, FL 32896-5005
14364794	+ EDI: SYNC		May 14 2024 03:27:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
14364795	+ EDI: SYNC		May 14 2024 03:27:00	SYNCB/Paypal Extras MC, PO Box 965005, Orlando, FL 32896-5005
14364796	+ EDI: SYNC		May 14 2024 03:27:00	SYNCB/QVC, PO Box 965005, Orlando, FL 32896-5005
14364797	+ EDI: SYNC		May 14 2024 03:27:00	SYNCB/Roomful Express, PO Box 965036, Orlando, FL 32896-5036
14364799	+ EDI: SYNC		May 14 2024 03:27:00	SYNCBT/TJ Maxx, PO Box 965036, FL 32896-5036
14364787	+ EDI: CITICORP		May 14 2024 03:27:00	Sears/CNBA, PO Box 6282, Sioux Falls, SD 57117-6282
14364788	+ EDI: CITICORP		May 14 2024 03:27:00	Sunoco Citibank, POB 6497, Sioux Falls, SD 57117-6497
14364798	+ EDI: SYNC			

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: May 13, 2024

Form ID: 3180W

Total Noticed: 77

14364801	+ EDI: SYNC	May 14 2024 03:27:00	Synco/Sams Club, PO Box 965005, Orlando, FL 32896-5005
14402456	+ Email/Text: bncmail@w-legal.com	May 14 2024 03:27:00	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
14364802	+ EDI: WTRRN BANK.COM	May 13 2024 23:33:00	TD Bank USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14810974	+ Email/Text: nsm_bk_notices@mrcooper.com	May 14 2024 03:27:00	TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673
15199590	Email/Text: mtgbk@shellpointmtg.com	May 13 2024 23:32:00	THE BANK OF NEW YORK MELLON, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1837
14364806	EDI: USBANKARS.COM	May 13 2024 23:32:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14364804	+ Email/Text: jill.locnikar@usdoj.gov	May 14 2024 03:27:00	US Bank, PO box 108, Saint Louis, MO 63166
14364805	+ EDI: CITICORP	May 13 2024 23:32:00	United States Attorney's Office, Western District of Pennsylvania, Joseph F. Weis United States Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
14364809	+ EDI: WFFC2	May 14 2024 03:27:00	Universal CD CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14631901	EDI: WFFC2	May 14 2024 03:27:00	WF CRD Svc, PO Box 14517, Des Moines, IA 50306-3517
14416069	EDI: WFFC2	May 14 2024 03:27:00	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14389293	+ EDI: WFFC2	May 14 2024 03:27:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
14364807	+ EDI: WFFC	May 14 2024 03:27:00	Wells Fargo Bank, NA, MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14364808	+ EDI: WFFC2	May 14 2024 03:27:00	Wells Fargo Education Service, PO Box 84712, Sioux Falls, SD 57118-4712
		May 14 2024 03:27:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 72

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC
cr		Fifth Third Bank
cr		LSF9 MASTER PARTICIPATION TRUST
cr		THE BANK OF NEW YORK MELLON
cr		The Bank Of New York Mellon, etal
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 5 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: May 13, 2024

Form ID: 3180W

Total Noticed: 77

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Plaintiff Robert E. Shifko amy@zemalawoffice.com
Amy L. Zema	on behalf of Debtor Robert E. Shifko amy@zemalawoffice.com
Amy L. Zema	on behalf of Joint Debtor Amy M. Shifko amy@zemalawoffice.com
Amy L. Zema	on behalf of Plaintiff Amy M. Shifko amy@zemalawoffice.com
Christopher A. DeNardo	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-11CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-11CB c&# logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-11CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-11CB logsecf@logs.com
Denise Carlon	on behalf of Creditor Fifth Third Bank dcarlon@kmlawgroup.com
James P. Valecko	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST jvalecko@weltman.com PitEcf@weltman.com
Jerome B. Blank	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST jblank@pincuslaw.com brausch@pincuslaw.com
Jill Manuel-Coughlin	on behalf of Creditor The Bank Of New York Mellon etal bankruptcy@powerskirm.com
Karina Velter	on behalf of Defendant Wells Fargo Bank karina.velter@powerskirm.com Kaitlyn.Pemper@powerskirm.com
Kevin Scott Frankel	on behalf of Creditor Bayview Loan Servicing LLC pabk@logs.com, logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor WELLS FARGO BANK N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
Thomas Song	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST pawb@fedphe.com

TOTAL: 17